



PAK-QATAR
FAMILY TAKAFUL

Together for the Future

Takaful Bachat Scheme (Gold)



Together for the Future

www.pakqatar.com.pk

111-TAKAFUL (825-238)

What is Takaful?

Takaful is a Halal and Ethical way to fulfill your financial protection and savings needs.

Takaful is a Halal risk mitigation tool which serves as an alternate to conventional insurance. It is a fully-transparent and a fair ethical arrangement, which assists participants to share their risk on the basis of cooperation, brotherhood, mutuality, and solidarity for common good. This concept is inherent in the Arabic word 'kafala' meaning 'mutual solidarity'.

Takaful Bachat Scheme (Gold)

Takaful Bachat Scheme (Gold) is a win-win solution for both your financial protection and long-term savings and investment needs.

Takaful Bachat Scheme (Gold) combines your need for Takaful protection and your wish for savings growth. The plan facilitates the family heads in providing their loved ones a comfortable and an honorable life through the beauty of regular savings. It accumulates small savings and grows it into a large fund over a period of time to fulfill your dreams for your family. Fulfilling Your Dreams...

A small commitment and discipline can go a long way in securing the fulfillment of your dreams:

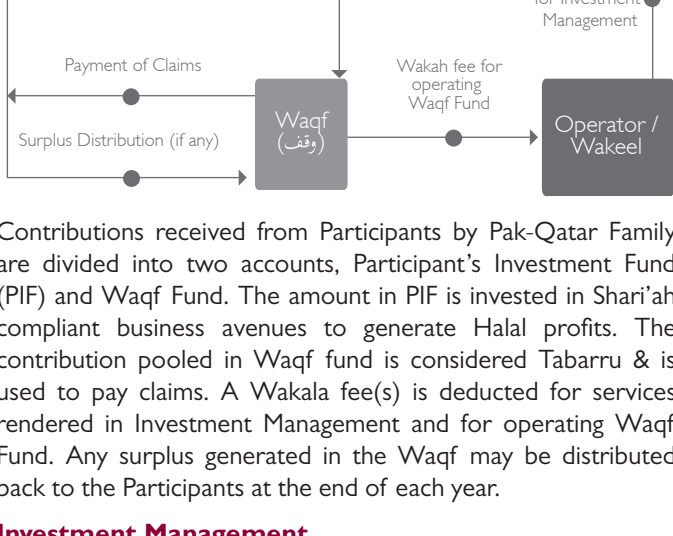
- Children's Education and Marriage
- Retirement Income
- Buying a new House
- Pilgrimage for Hajj/Umrah
- Family Vacations
- Other savings purposes

Supplementary Takaful Benefits:

Takaful Bachat Scheme (Gold) offers the option to increase the protection levels by making additional Contribution to the Waqf Fund:

- Accidental Death Benefit
- Accidental Death and Dismemberment
- Permanent Total Disability – Sickness
- Family Income Benefit
- Waiver of Contribution
- Critical Illness
- Additional Term Takaful
- Hospital Daily Allowance

How Does Takaful Bachat Scheme (Silver) Function?



Contributions received from Participants by Pak-Qatar Family are divided into two accounts, Participant's Investment Fund (PIF) and Waqf Fund. The amount in PIF is invested in Shari'ah compliant business avenues to generate Halal profits. The contribution pooled in Waqf fund is considered Tabarru & is used to pay claims. A Wakala fee(s) is deducted for services rendered in Investment Management and for operating Waqf Fund. Any surplus generated in the Waqf may be distributed back to the Participants at the end of each year.

Investment Management

Pak-Qatar has set up three investment fund strategies. In each fund a different investment strategy is being followed depending upon the participant's risk-reward appetite. You have the option to switch between these strategies at any time during the year without any charges for up to 3 switches a year.

Fund (Strategy)	Potential Reward
Conservative	Low Risks and Steady Growth
Balanced	Balanced Risks and Balanced Growth
Aggressive	High Risks and High Returns

A Simple Example

Mr. ABC is a 40 years old happily-married having 3 children aged 7 years, 5 years, and 3 years. The plan specifications and benefits of his Takaful Bachat Scheme (Gold) membership are illustrated hereunder:

Assumed Particulars	
Age	40 years
Membership Term	20 years
Contribution Paying Term	20 years
Yearly Contribution	PKR 12,000
Face Value	PKR 240,000
Fund Strategy	Balanced: 100%
Expected Growth Rate	12%

Benefits Payable	
On Maturity (Cash Value)	PKR 637,949
On Death	Higher of Face Value or Cash Value

Disclaimer:

Please treat the above illustration is an example only. Past performance is not indicative of future performance. Market volatility can significantly affect short-term performance. The value of investment can fall as well as rise. The investment risk shall be borne by the participant and actual maturity or surrender values may be lower or higher than the projected figures.

Membership Features and fee

a) Allocation Fee

Year 1	15% of contribution
Year 2	10% of contribution
Year 3	7.5% of contribution
Year 4	5% of contribution
Year 5	2% of contribution
Year 6 Onwards	0% of contribution

b) Admin Fee:

PKR 65 per month. This will increase by 8% per annum

c) Investment Management Charge:

1.50% per annum of Net Asset Value (NAV), deducted at every pricing.

d) Fund Switching Fee:

After 3 fund switches in any year, Takaful Operator reserves the right to impose a switch charge which shall not exceed PKR 500 per switch.

e) Wakala Fee on Takaful Contribution:

35% of each Takaful Contribution for benefits covered.

f) Investment Profit Sharing in the Waqf Fund:

Takaful Operator shall be entitled to a share of 40% in the investment income on the basis of Mudarabah.

g) Contribution Limits:

Minimum Contribution : PKR 12,000 per annum

Maximum Contribution : No limit

h) Age at entry:

Minimum age at entry : 18 years

Maximum age at entry : 65 years

ii) Maximum age at Maturity:

85 Years

About Pak-Qatar Family Takaful

Pak-Qatar Family Takaful Limited, the pioneers of Family Takaful in Pakistan, is regarded as a progressive Shari'ah compliant technology-driven company providing need-based and cost-effective Takaful solutions in Pakistan. Incorporated in 2006, and began operations in 2007.

Pak-Qatar is present in multiple heartlands of Pakistan and fast-moving into smaller cities and towns.

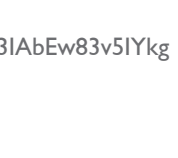
As a flag bearer of Takaful, we are constantly engaged in community-development through innovative Takaful solutions.

Shari'ah Supervisory Board

Our products and services are regulated and monitored by a Shari'ah board comprising the following world renowned Scholars:

- Mufti Hassaan Kaleem (Chairman)
- Dr. Mufti Ismatullah (Shariah Advisor & Member)

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Address: Head Office, 1st Floor Business Arcade, P.E.C.H.S., Block-6, Shahrah-e-Faisal, Karachi. Pakistan



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